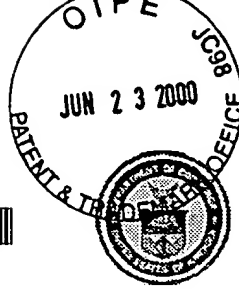


Sector \$

FORMALITIES LETTER



OC000000005086019

UNITED STATES DEPARTMENT OF
COMMERCE

Patent and Trademark Office

Address: COMMISSIONER OF PATENT AND TRADEMARKS
Washington, D.C. 20231

APPLICATION NUMBER	FILING/RECEIPT DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NUMBER
09/520,943	03/08/2000	ANDREW E FANO	AND1P525

23053
HICKMAN STEPHENS & COLEMAN
1901 SOUTH BASCOM AVENUE
SUITE 660
CAMPBELL, CA 95008

Date Mailed: 05/01/2000

NOTICE TO FILE MISSING PARTS OF NONPROVISIONAL APPLICATION

FILED UNDER 37 CFR 1.53(b)

Filing Date Granted

An application number and filing date have been accorded to this application. The item(s) indicated below, however, are missing. Applicant is given TWO MONTHS from the date of this Notice within which to file all required items and pay any fees required below to avoid abandonment. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

- The oath or declaration is missing.
A properly signed oath or declaration in compliance with 37 CFR 1.63, identifying the application by the above Application Number and Filing Date, is required.
- To avoid abandonment, a late filing fee or oath or declaration surcharge as set forth in 37 CFR 1.16(e) of \$130 for a non-small entity, must be submitted with the missing items identified in this letter.
- The balance due by applicant is \$ 130.

*A copy of this notice **MUST** be returned with the reply.*

Customer Service Center

Initial Patent Examination Division (703) 308-1202

PART 2 - COPY TO BE RETURNED WITH RESPONSE

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the application of

Andrew E. Fano et al.

Application No. 09/520,943

Filed: 3/8/2000

For: SYSTEM, METHOD AND ARTICLE OF
MANUFACTURE FOR MAKING FINANCIAL
DECISIONS BY BALANCING GOALS IN A
FINANCIAL MANAGER



) Examiner: Not Assigned
) Art Unit: Not Assigned
) Atty. Docket No. AND1P525
) Date: 6/19/2000

CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service as First Class Mail in an envelope addressed to: Assistant Commissioner for Patents, Washington, D.C. 20231 on June 19, 2000.

Signed: _____

Kimberly Main

RESPONSE TO NOTICE TO FILE MISSING PARTS

Assistant Commissioner for Patents

Box: Missing Parts

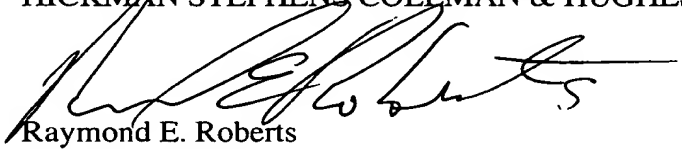
Washington, D.C. 20231

Sir:

In response to the Notice to File Missing Parts of Application--Filing Date Granted dated May 1, 2000, Applicants hereby attach an original executed Declaration and Power of Attorney, an Assignment document, an Assignment Recordation Cover Sheet, and the copy of the Notice to be returned with this response.

The Commissioner is authorized to charge any fees that may be due to our Deposit Account No. 50-0797 (Order No. AND1P525). A copy of this sheet is enclosed for this purpose.

Respectfully submitted,
HICKMAN STEPHENS COLEMAN & HUGHES, LLP


Raymond E. Roberts

Reg. No. 38,597

P.O. Box 52037
Palo Alto, CA 94303-0746
(408) 558-9950

Attorney Docket No. AND1P525